From: Tim Newton <newtonians@verizon.net>
Sent: Wednesday, January 20, 2010 9:19 PM
To: secretary@CFTC.gov>

Subject: Apposed to RIN 3038-AC61

Hello Secretary of CFTC,

I'm a forex currency trader and I'm sending my dissapproval of the new CFTC changes in **RIN 3038-AC61**. I, like many, many traders can not work with the changes of 10:1 (10 percent with 1 lot (100,000) and Margin requirement: \$10,000. Please do not make these distructive changes to the millions of traders like myself who can not withstand such changes in **RIN 3038-AC61**. I've had 3 heart attacks and my wife and I have lost our home due to these health conditions affecting our income. I'm a stay at home day trader and I can not work with your proposed changes in **RIN 3038-AC61**. We would like to have the choice to stay with the current regulations.

Maximum Leverage under Current Regulations

USD/CHF

100:1 leverage (one percent)

1 lot (100,000)

Margin requirement: \$1,000

Maximum Leverage under Proposed CFTC Changes

USD/CHF

10:1 leverage (10 percent)

1 lot (100,000)

Margin requirement: \$10,000

Thank you, Tim Newton